

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF PUERTO RICO  
Minute Entry

Hearing Information

Debtor(s): SEBASTIAN NEGRON TORRES Case Number: 22-01893-ESL13  
Chapter: 13  
Date / Time / Room: 08/09/2022 at 9:00 AM Courtroom: Microsoft Teams Video & Audio Conferencing and/or  
Bankruptcy Judge: Hon. ENRIQUE S. LAMOUTTE INCLAN  
Courtroom deputy: DARHMA ZAYAS BUJOUVEN  
Reporter/ECR: MARIA TERESA FRONTERA

Matter:

#5 Debtor's Motion for Continuance of the Automatic Stay #21 Opposition to extension of the Automatic Stay filed by creditor Roberto Lopez Gonzalez #28: (341 meeting continued by 8/30/2022 at 1:40 P.M. (See minutes for trustee's statements).  
#29: Trustee reports arrears of \$475.00.

Appearances:

☒ Debtor *Ricardo Thomas, Esq.* ☒ Movant/Creditors/Others: *Roberto Lopez Gonzalez, Creditor*  
☒ Debtor's Attorney *prove*  
☐ Trustee

Proceedings:

ORDER:

\_\_\_ Upon debtor(s)' failure to: \_\_\_ oppose; \_\_\_ appear at the hearing scheduled for this date; \_\_\_ make current payments to movant; the instant motion is granted and the stay is hereby lifted in favor of movant.

\_\_\_ Debtor shall provide adequate protection to movant by: \_\_\_ curing the arrears within \_\_\_ days. Upon failure to comply, the stay shall be deemed lifted without further order or hearing.

\_\_\_ Parties are granted \_\_\_ days to file a stipulation or joint motion for consent judgment. Upon failure to so file, the Court may enter an order lifting the automatic stay in favor of movant, if so requested by movant.

\_\_\_ Upon debtor(s)' consent, the instant motion is granted, and the stay is hereby lifted in favor of movant.

\_\_\_ The automatic stay is hereby modified for loan mitigation/modification purposes only. The parties shall inform the Court within \_\_\_ days on the status of the process.

\_\_\_ Movant's application to withdraw the motion is hereby granted.

☒ Other: *Debtor's counsel and prose creditor Lopez Gonzalez stated their positions. The court expressed its position and concern regarding debtor's evidence to rebut the presumption of bad faith, particularly considering the recent charges, which may have occurred after 30 days from petition date. Considering the documents filed yesterday, August 8, 2022, the court orders as follows: (1) Debtor shall supplement his request within 21 days, pleading with particularity the facts which support a finding of good faith, that is, rebut the bad faith presumption. Creditor Lopez Gonzalez is granted 21 days to reply.*  
*[Signature]*  
/s/ Enrique S. Lamoutte  
U. S. Bankruptcy Judge.